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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/874,224	06/06/2001	Dong-Kyoon Yoon	1751-289	5678

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WASHINGTON, DC 20005

EXAMINER
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MILEF, ELDA G

ART UNIT	PAPER NUMBER
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3692

NOTIFICATION DATE	DELIVERY MODE
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06/07/2007

ELECTRONIC

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

PTO-PAT-Email@rfem.com

**Office Action Summary**

Application No.

09/874,224

Applicant(s)

YOON ET AL.

Examiner

Elda Milef

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 27 March 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-9 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-9 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119.**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)          | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

**DETAILED ACTION**

***Continued Examination Under 37 CFR 1.114***

1. A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 3/27/2007 has been entered.

***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1, 3, 5, 7-9 are rejected under 35 U.S.C. 103(a) as being unpatentable over Wolfberg (US Patent No. 4,994,964) in view of Cornelius (US Patent No. 6,629,081) in further view of Vanac (Vanac, Mary. "Alternative Financing Boosts Choices Small

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Office/Home Office". Toronto Star. Toronto, Ont.: Sep 1, 1999.

pg. 1).

**Re claim 1:** Wolfberg disclose:

an account opening unit for receiving information required for opening an ordinary account and a loan account of each agent ("a credit account is set up which carries both a life insurance benefit and an incrementally rising line of credit.")-see col. 1, lines 48-50; (" With respect to the line of credit, if a customer's line of credit 47 exceeds a customer loan request 45, the loan is granted and loan processing papers are automatically generated.")-see col. 4 lines 11-14; ("In order to initially set up client and vesting files (86), all that needs to be manually entered is the name, address, and account number of an initial set of program participating clients.")-see col. 5, lines 4-7; and fig. 3;

and an ordinary account of the supplier, and for opening accounts corresponding to the received information -see fig. 3(91,92) and ("the invention relates to a data processing system which uniquely monitors business order transactions over time and the status of funds deposited into special accounts set up for the benefit of qualifying clients.")-see col. 1 lines 8-13, col. 5. lines 27-29;

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an ordinary account transfer unit for transferring money from the ordinary account of each agent to the supplier's ordinary account according to money transfer information transferred from agent terminals ("The system includes display terminals 9 which allow authorized personnel to interrogate the system as status inquiries, and to initiate a wide variety of processing functions, from initiating loan requests to updating client and vesting files. The format of the display screens are structured to correspond with the account file format in disk 3.")-see col. 2 lines 57-63; ("The data processing system of the present invention further communicates with a financial institution 13, which may be a bank, brokerage house, or the like. This financial institution includes a computer which receives and monitors vesting and credit data for each client enrolled in the program. These accounts may either be monitored by the financial institution on an individual client basis or, preferably, on a collective basis with a single vesting account and credit account for all participants in the program.")-see col. 3 lines 3-13 and figs. 1, 3, 9;

Wolfberg do not explicitly disclose wherein a withdrawal transfer to the ordinary account of the supplier is the only withdrawal allowed from the loan account of the agent, wherein the loan account of the agent is opened by a request of the

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agent. Cornelius however, teaches("A request for a credit check is sent to the bank (or credit provider)...The buyer's credit line is also earmarked in operation 1606 to indicate the amount of the purchase order")-see col. 19 lines 52-57; col. 10 lines 44-45, lines 63-65; col. 20 lines 12-26; col. 31 lines 3-21;. It would have been obvious to one having ordinary skill in the art at the time the invention was made to modify Wolfberg to explicitly disclose transfer to the seller's account the amount of the purchase order obtained from the buyer's credit line specifically earmarked for the purchase order as taught by Cornelius in order to prevent the buyer from exceeding the maximum amount of credit.

Although Wolfberg do disclose a collateral information receiver unit for receiving information -see col. 6 lines 59-63. Vanac further clarifies the use of collateral in alternative financing and agent collateral offered to the supplier.

("alternative financing-loans from non-banks that are as likely to be secured by future cash flow as by traditional collateral, such as equipment or real estate...Another source of alternative financing is trade credit. Manufacturers, suppliers or distributors often will finance at least part of the retailer's purchase...")-see p. 1 paragraph 7 to p. 2 paragraph 11. It would have been obvious to one having ordinary skill in the art at the

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time the invention was made to modify Wolfberg and Cornelius to specifically include a supplier offering trade credit secured by collateral to a customer in order to offer the customer an alternative financing option.

Wolfberg disclose a loan account transfer unit for transferring loans only to the ordinary account of the supplier according to loan request information transferred from a corresponding agent terminal-see col. 2 lines 57-63 and col. 3 lines 3-13, figs. 1, 3, 9. Wolfberg do not specifically disclose wherein each loan that is generated corresponds to a credit account that has not been repaid and is processed within the limit of a corresponding collateral offered to the supplier by the agent. Cornelius however teaches the buyer's credit line is earmarked for an amount of a particular purchase order and Vanac specifically teaches collateral offered to the supplier to secure trade credit. (Manufacturers, suppliers or distributors often will finance at least part of the retailer's purchase...)-see p. 1 paragraph 7 to p. 2 paragraph 11. It would have been obvious to one having ordinary skill in the art at the time the invention was made to modify Wolfberg to specifically include a buyer's credit line earmarked for a particular purchase order as taught by Cornelius and a supplier offering trade credit secured by collateral to a customer as taught by Vanac in order to

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prevent the buyer from exceeding the maximum amount of credit and to offer the customer an alternative financing option.

**Re claim 3:** Wolfberg disclose:

wherein each agent's ordinary account and loan account are one and the same account. -see Fig. 4 and col. 2 lines 9-10 ;

**Re claim 5:** Further a method would have been necessary to perform the method of previously rejected claim 1 steps (a)-(d) and is therefore rejected using the same art and rationale.

Wolfberg further disclose the limitation in step (d): if the credit accounts are not fully repaid in step (c). ("However, as with any credit mechanism, the client must pay funds back which are loaned from this account and never actually receives the proceeds from this account. \$CBAL refers to the cumulative total balance in the credit account that may eventually be vested in the client. \$AVAIL refers to the current amount of \$CVAIL that is vested in him, that may be borrowed against his available line of credit. \$LOAN is the current total of all loans outstanding against \$AVAIL.")-see col. 6 line 65-col.7 line 6.

**Re claim 7:** Further a method would have been necessary to perform the system of previously rejected claim 3 and is therefore rejected using the same art and rationale.



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**Re claim 8:** Further a computer readable recording medium would have been necessary to perform the method of previously rejected claim 5 and is therefore rejected using the same art and rationale.

**Re claim 9:** Further a computer readable recording medium would have been necessary to perform the system of previously rejected claim 3 and is therefore rejected using the same art and rationale.

3. Claims 2,4,6 are rejected under 35 U.S.C. 103(a) as being unpatentable over Wolfberg (US Patent No. 4,994,964).

**Re claim 2:** Wolfberg disclose:

comprising a deposit/withdrawal information transmitter unit for transmitting deposit/withdrawal information to the suppliers collecting system whenever money is deposited into/withdrawn from an agent's loan account.

("The client account summary sheet is transmitted to the client 84 and the company 85, while the vesting account summary sheet, which has more sensitive financial data is transmitted solely to the company")-see col. 4 line67-col. 5 line 2. and col. 5 lines 38-41. Wolfberg does not specifically disclose that the transmission of information is in real-time. Official notice is

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taken that it is old and well known in the art of banking that real time funds transfer is commonly used. For example, with the advent of the internet, customers can transfer funds from one account to another in financial institutions in real time.

Therefore, it would have been obvious to one having ordinary skill in the art at the time the invention was made to modify Wolfberg to include real time transmission of data as is old and well known in the art of banking in order to expedite the processing of data and in order to quickly provide financial reports to the management of a company.

**Re claim 4:** Wolfberg does not specifically disclose

wherein at least one of the agent terminals is a mobile terminal. Official notice is taken that it is old and well known in the art of computer engineering that mobile terminals are commonly used to hold and process data. For example, laptop computers are mobile and are commonly used to access the internet, as a database, and for tasks performed on standard computers. Therefore, it would have been obvious to one having ordinary skill in the art at the time the invention was made to modify Wolfberg to include using a mobile computer such as a laptop computer in order to process data and to have the convenience to accessing information from remote locations.

**Re claim 6:** Further a method would have been necessary to perform the system of previously rejected claim 2 and is therefore rejected using the same art and rationale.

***Response to Arguments***

4. Applicant's arguments with respect to claims 1-9 have been considered but are moot in view of the new ground(s) of rejection.

***Conclusion***

5. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Huck, Paul, Sherrie L. W. Rhine, Phillip Bond, Robert Townsend. "Small Business Finance in Two Chicago Minority Neighborhoods". Economic Perspectives; 1999 2<sup>nd</sup> Quarter, Vol. 23 Issue 2, p 46, 17p, 9 charts. -cited for its reference to alternative financing for small businesses including the use of trade credit backed by supplied goods and personal collateral.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Elda Milef whose telephone number is (571)272-8124. The examiner can normally be reached on Monday -Thursday 8:30 am to 4:30pm.

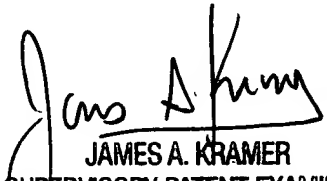
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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Andrew Fischer can be reached on (571)272-6779. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Elda Milef  
Examiner  
Art Unit 3692

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 5/29/07  
JAMES A. KRAMER  
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TECHNOLOGY CENTER 3600